

FIG. 1

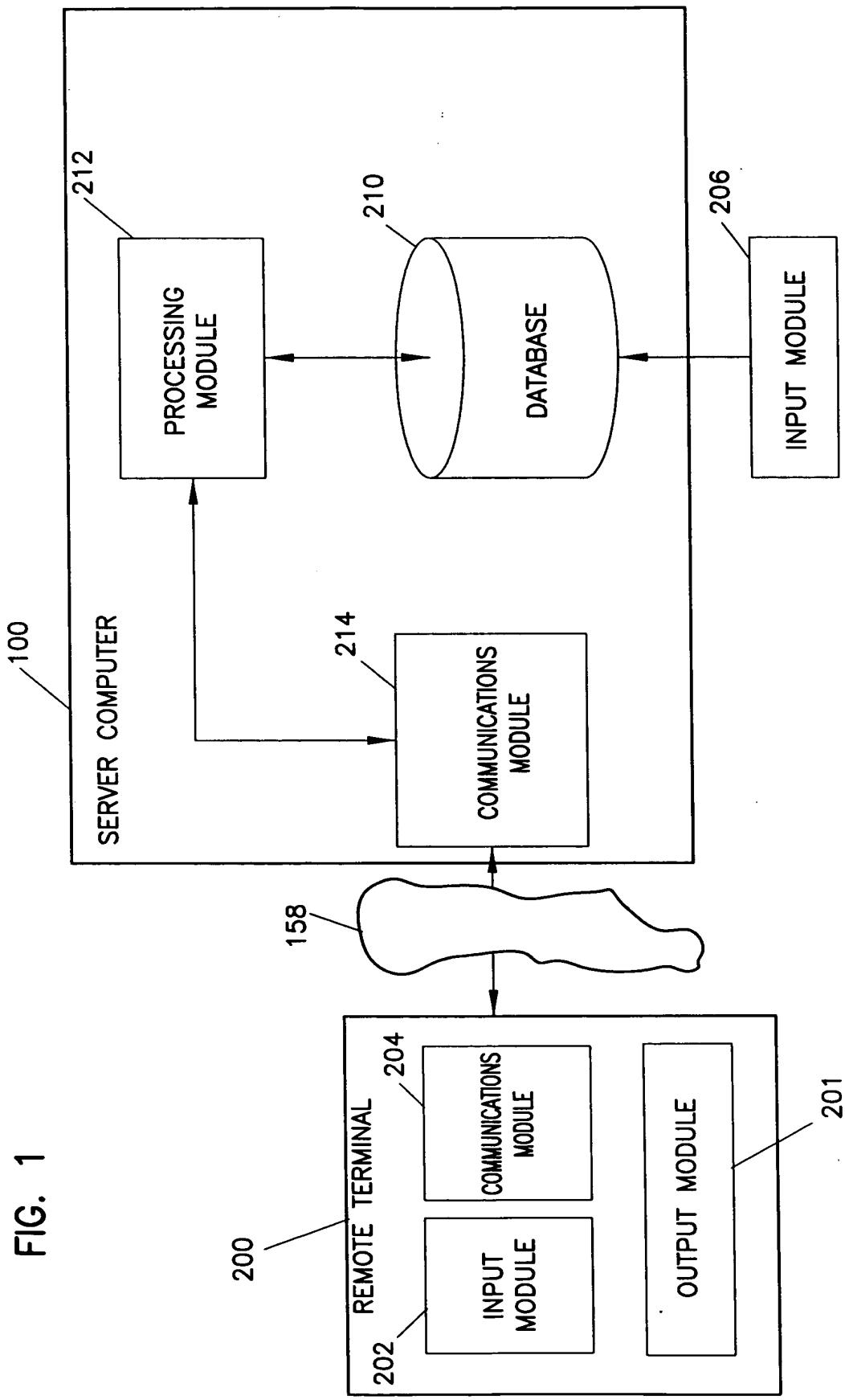


FIG. 2

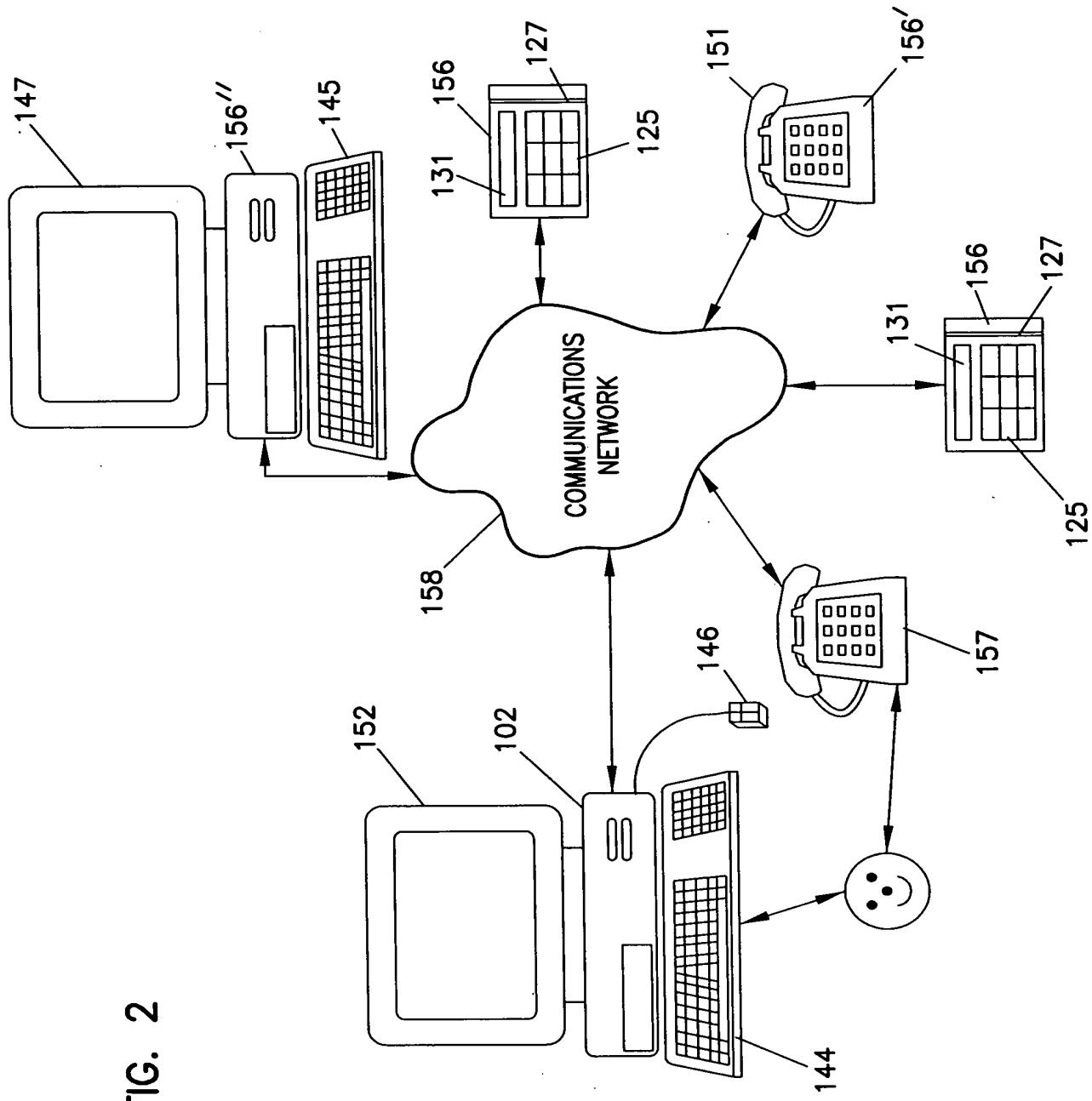


FIG. 3

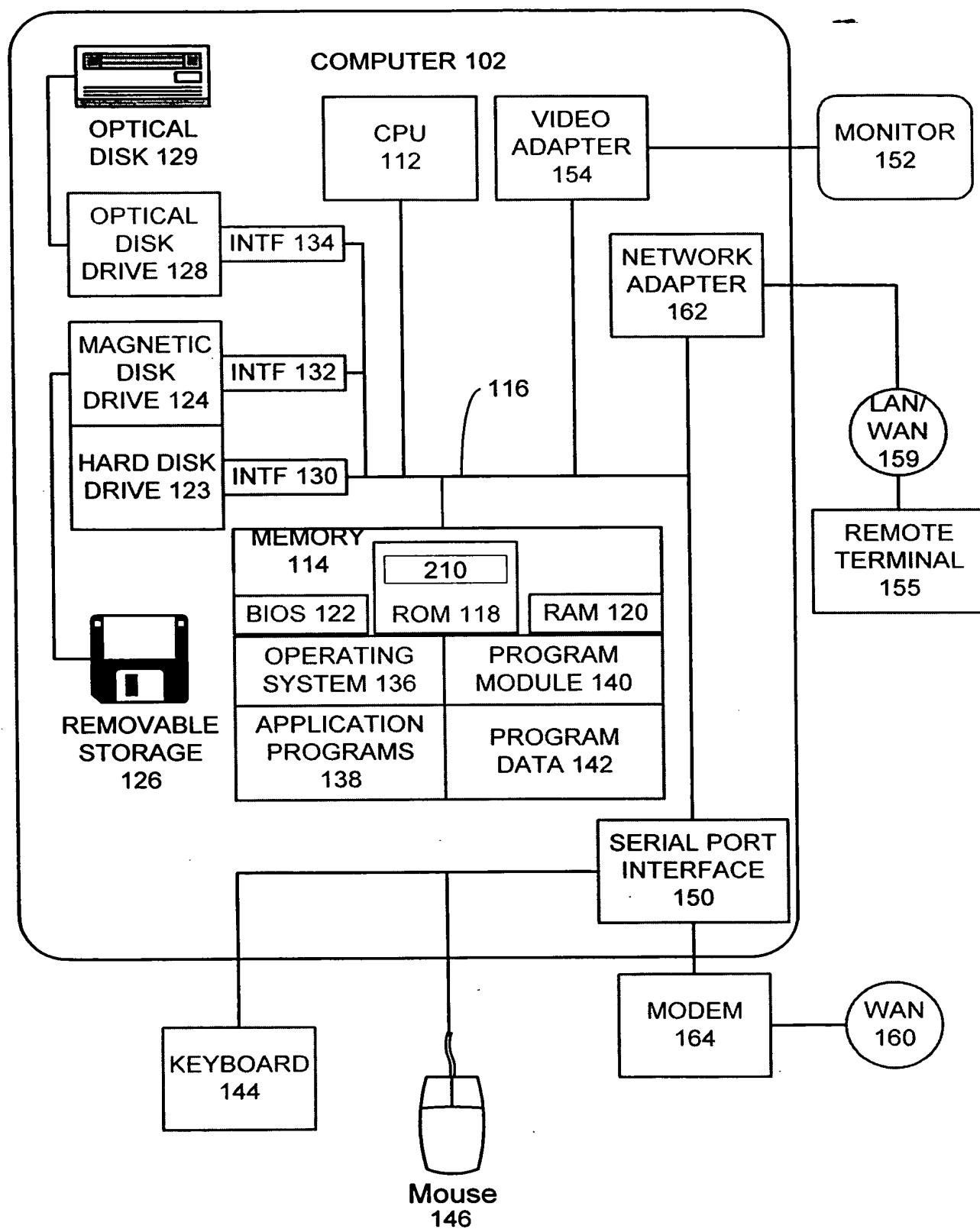


FIGURE 4a

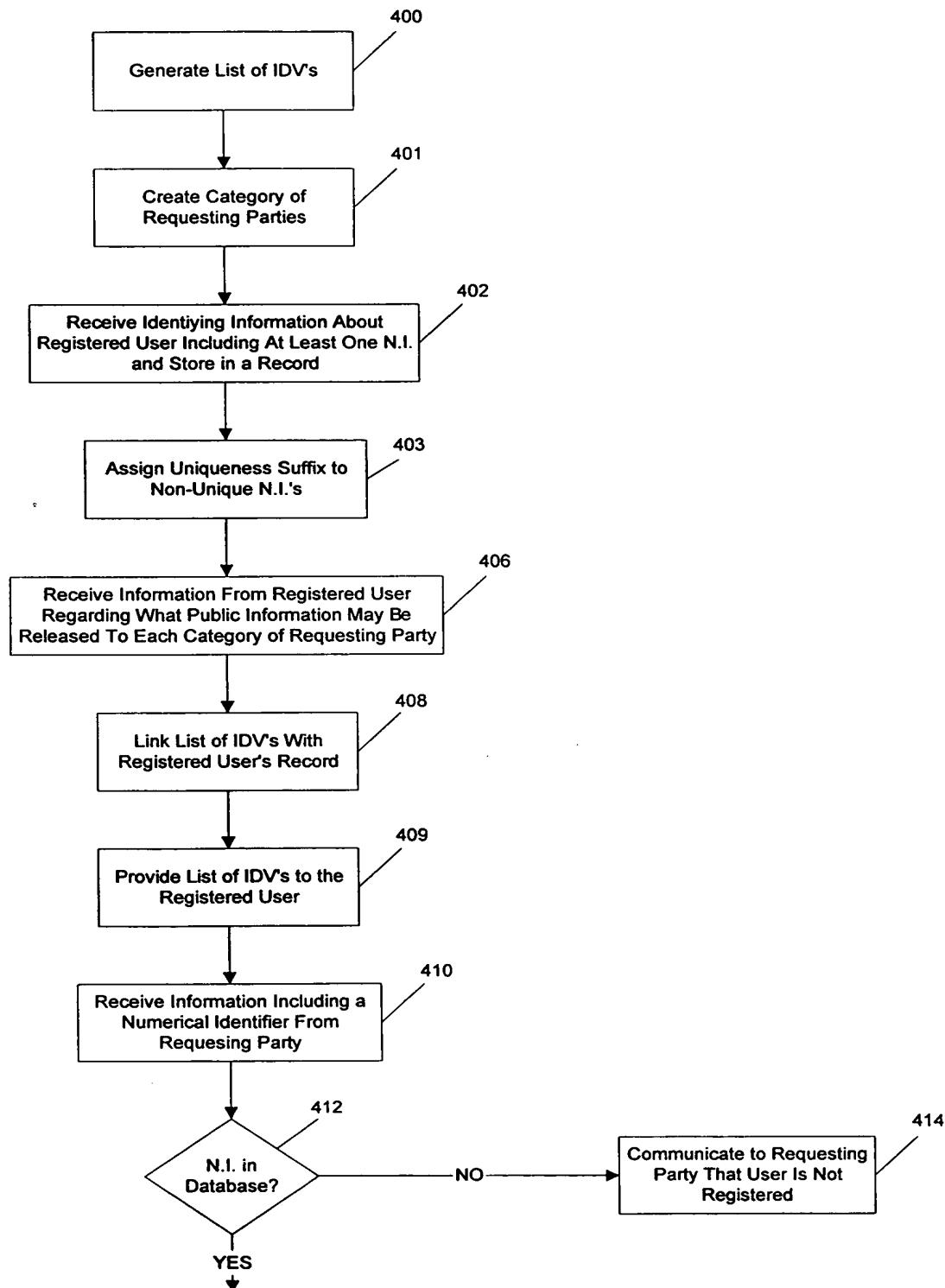


FIGURE 4b

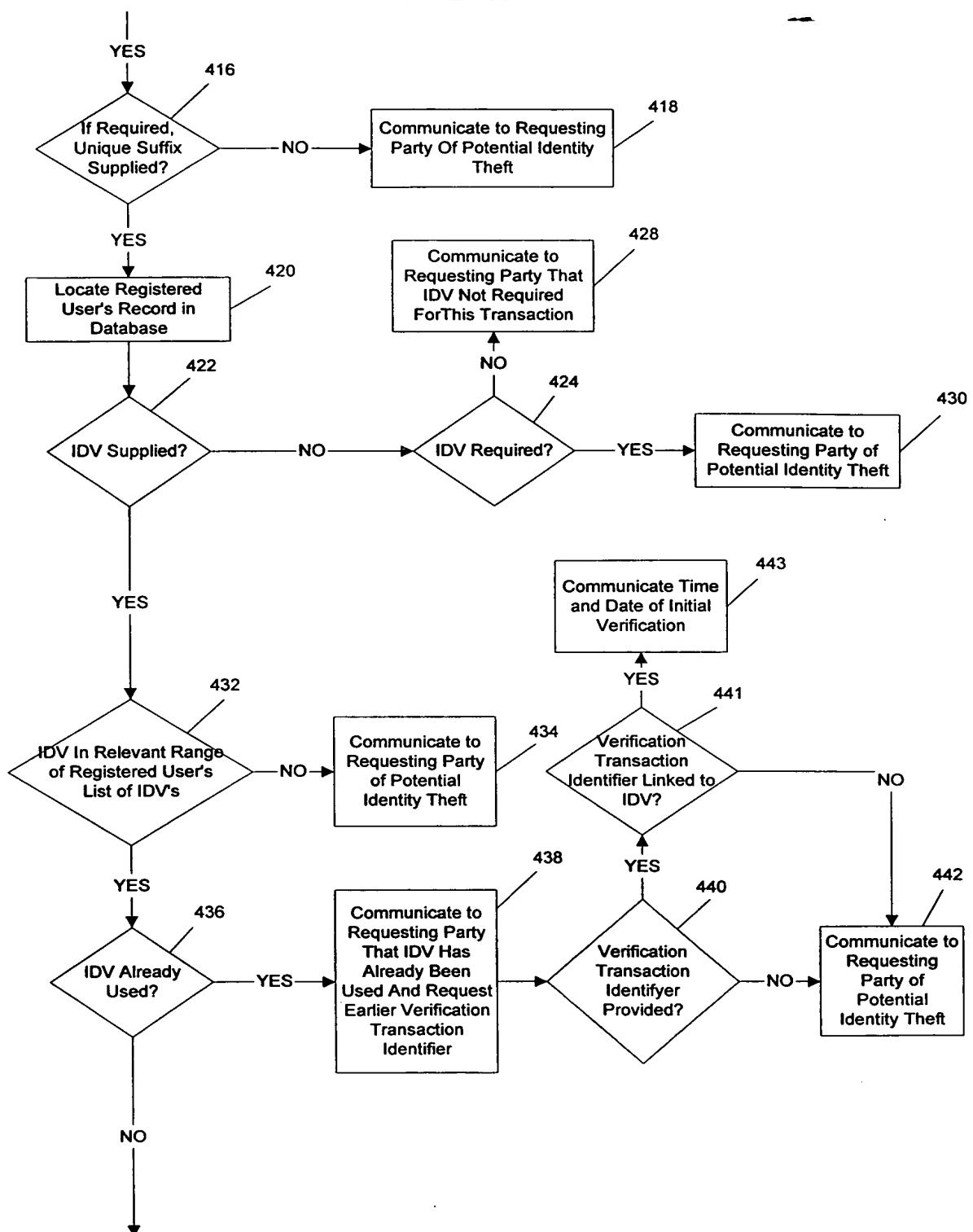
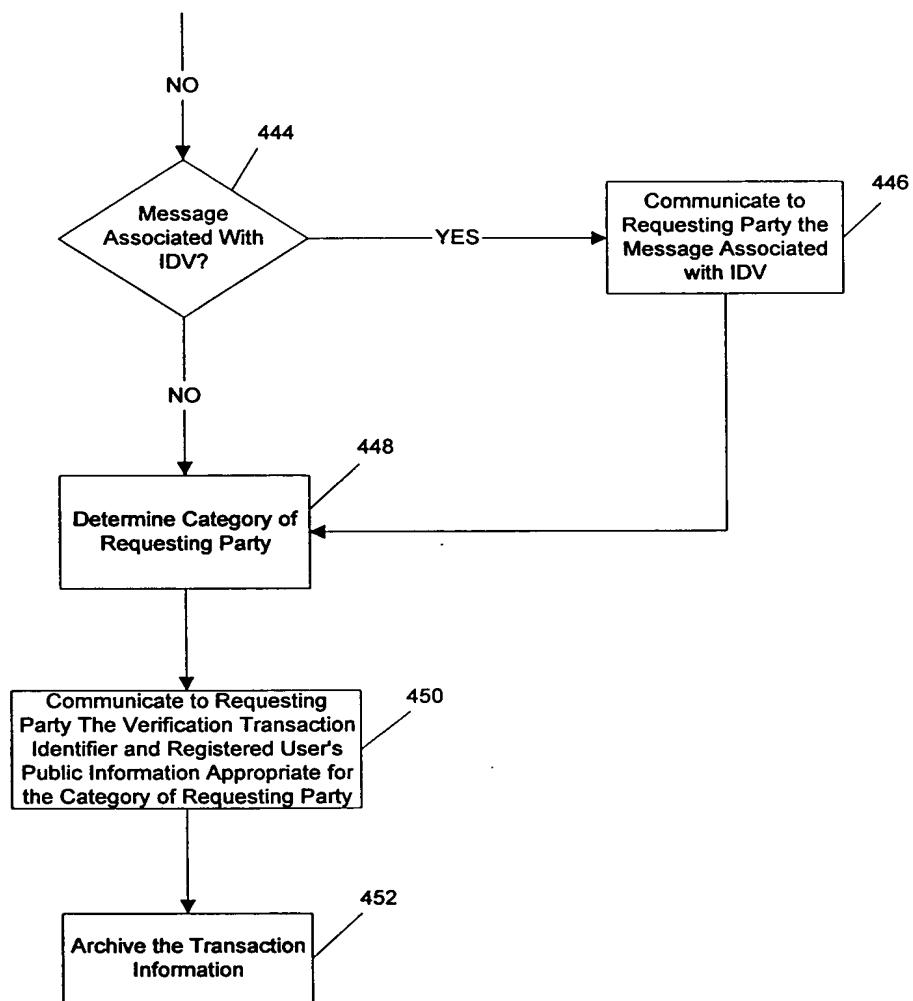
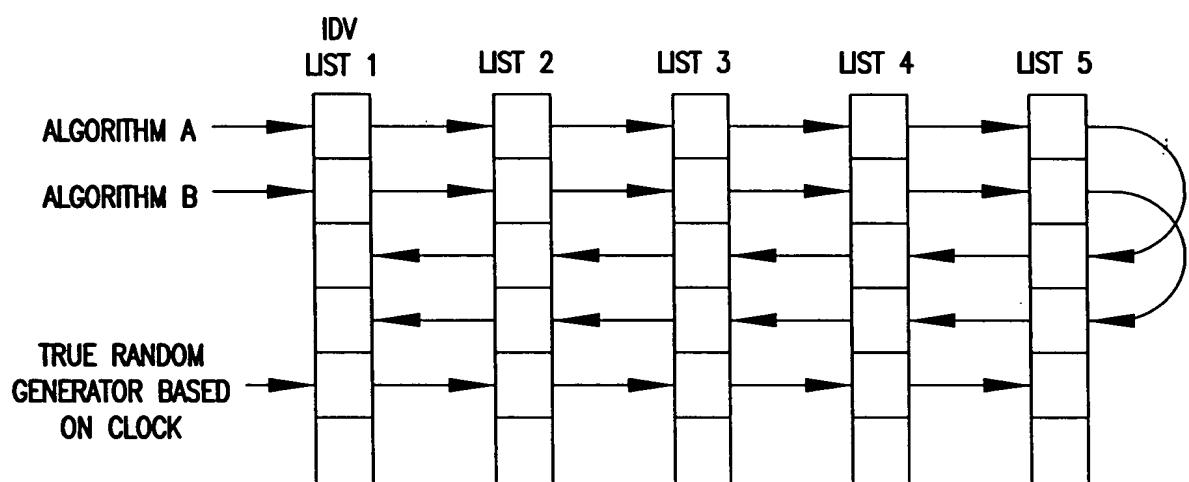


FIGURE 4c



00000000000000000000000000000000

FIG. 5



00629316 - 400500

F I G U R E 6

b a n k	r e t a i l e r	t a v e r n	p h o n e	p u r c h a s e r	c a r d e a l e r	o t h e r	
							06432178
							Public Information and Recipient
x			x x				Name: Wayne Stanley
	x x						Age: 27*
		x x x					Date of Birth: 29 March 1973
x							Home Phone: (687) 284-6894
							Work Phone: (312) 684-2641
x		x					e-mail: alex@west.com
x		x					Address: 6824 Fremont Boulevard
x		x					City: Fresno
x		x					State: CA
x							Zip: 98201-3641
x							SSN:
							Middle Name:

x = supply this information to recipient

* = calculated by database management system

06432178-100E00

F I G U R E 7

Numerical Identifier Type	Numercial Identifier	(optional) Uniqueness Suffix	Pointer to User's Record
0	503629481		6043289
0	503668821		6059741
0			
0			
1	44 503679418		6079633
1			
1			
1			
2	5426 413268914281	3	6059741
2			
2			
2			
2			

F I G U R E 8

Relative Record Number	List of Transactions That Require IDV	Table of IDV's	Public Information and Recipient
6043289	96804294	34682141	06432178
6043290	66432174	39862843	05224101
6043291	88365261	46891300	07891302

F I G U R E 9

96804294	
List of Transactions That Require IDV	
All Financial Transactions Except:	
Bank Routing Number XXXX Checking Account Number XXXX Under \$50 and ATM Card	Calling Card Number (402) 688-2136 4280

F I G U R E 1 0

34682141

Table of IDV's

IDV	Verification Trans. ID	Time, Date	Requesting Party	Optional Info.
68231	2468	63284987	605886221478	
43801	1890			Check to AYB for \$50+
69210	6336	662891478	2246228911876	Credit Card to BNG for \$800+
00010	9810			

000500T "31T66X960